REMARKS:

This paper is herewith filed in response to the Examiner's final Office Action mailed on May 21, 2010 for the above-captioned U.S. Patent Application. This office action is a rejection of claims 1-25 of the application.

More specifically, the Examiner has rejected claims 1-19 under 35 USC 102(b) as anticipated by Deo (US5,721,781). The Applicant respectfully traverses the rejection.

Claims 1, 4-16, and 20-25 have been amended. Support for the amendments can be found at least on page 3, line 22 to page 4, line 29 and page 8, line 14 to page 9, line 12 of the Application as filed. No new matter is added.

Interview Summary

This Interview Summary is in reply to a PTOL-413 mailed on August 31, 2010 regarding an Interview held on Friday, August 27, 2010 with the following attendees: Examiner Izunna Okeke and Applicant's Representative John A. Garrity Registration No. 60,470. To clarify the Examiner's comments in the PTOL-413, it is submitted that during the Interview the Applicant's Representative discussed the reference cited and the rejection of at least claims 7, 8, and 9. The Examiner asserted that claim 9 was anticipated by the reference Deo. However, the Examiner agreed that claims 7 and 8 where not evident in the reference, but indicated that they may be inherent. No agreement was reached. This Interview Summary is seen to be a complete response this PTOL-413. The Applicant's Representative thanks the Examiner for the interview.

Although the Applicants do not expressly or impliedly agree with the rejections, the Applicants submit that in order to facilitate the prosecution of this patent application towards allowance each of the independent claims 1, 13, and 14 have been amended in a somewhat similar fashion for clarification of the exemplary embodiments of the invention. For example, claim 1 now recites in part that:

A method comprising: maintaining, at a mobile electronic device, a centralized register of usage contexts and pre-stored user profiles of a user of <u>the mobile</u> electronic device, wherein each user profile of the user is being associated with at least one usage context<u>; prompting the user at the mobile electronic device to select, with a user input of the mobile electronic device, a particular one of said at least one usage context indicated on a display of the mobile electronic device;</u> entering the selected usage context, <u>wherein the selected usage context is for use in a transaction made by the user;</u> identifying said entering<u>;</u> selecting from the centralized register a user profile in response to said identifying; and performing authentication of the user of the <u>mobile</u> electronic device in the selected usage context for use in the transaction made by the user,<u> wherein performing the authentication comprises</u> using data from the selected user profile and<u> prompting the user to enter, with the user input of the mobile electronic device, a personal identification number</u>.

The Applicants note that according to an exemplary embodiment of the invention in a memory of a device, for example a mobile electronic device, there is securely stored a centralized register of identifiers of usage contexts such as services and/or applications available to a user of the device. The identifiers of the contexts register are linked to user profiles of the user, such as user keys and user certificates, which are also stored in a memory of the device. In accordance with an exemplary embodiment of the invention, a menu structure may be displayed on a display of the device. The menu structure displayed on the device may indicate information such as available usage contexts of which a user of the device may select one using a user interface of the device (page 3, line 22 to page 4, line 14 of the Application as filed).

Further, in accordance with an exemplary embodiment of the invention, the user of the device may set the device in a mode, such as an auto detect mode, where the device can detect if the user is in a specific location, for example a store. In response to entering the specific location the device can prompt the user to enter a particular usage context for the store. As an example, in accordance with the embodiments, the device can prompt the user to select a usage context for a store by indicating on the display of the device a usage context for the store. This indication can be, for example, "Activate Shop Profile?" and this can indication can be used to prompt the user of the device to enter a response or selection of the usage context such as by using a user input of the device. In addition, the device can verify the user for use of the selected context and/or

profile, such as for a transaction made by the user, by prompting the user to entering a personal identification number with a user input of the device. Then the user of the device can use the device to authenticate and complete transactions, for example making a purchase in the store. Then, in accordance with the embodiments, when the user leaves the store the device can detect this leaving and return the device to another mode such as a default or general profile mode.

In addition, in accordance with the exemplary embodiments of the invention, while the user and the device is in the specific location, and when the user authenticates a transaction in the location, the device may receive an invoice for the transaction. The device can prompt the user regarding e-signing this invoice with the user input of the device as well as display for the user an indication of the invoice on a display of the device. Further, the user can enter a relevant personal identification number which can verify or authorize a type of electronic payment method, for example a credit card, which the device can use to respond to the invoice for payment of the transaction (page 8, line 14 to page 9, line 12 of the Application as filed).

The Applicants submit that Deo does not disclose or suggest amended claim 1.

In the rejection the Examiner states:

> "Regarding claim 1 and similar claims 13 and 14, Deo teaches a method comprising: maintaining a centralized register of usage contexts and pre-stored user profiles of a user of an electronic device, where each user profile of the user is being associated with at least one usage context (Col 5, Line 57 thru Col 6, Line 6 and Col 4. Line 63 thru Col 5, Line 4.... Pre-stored usage contexts (applications) and user profiles (certificates) where the certificate is associated with the application), <u>indicating a particular one of</u> said <u>usage contexts for selection by the user of</u> the electronics device (Col 5, Line 33-44... selecting usage context)<u>;</u> entering the <u>selected</u> usage context, identifying said entering, selecting from the centralized register a user profile in response to said identifying (Col 10... Line 17-30.... Selecting the usage context and the related certificate), and performing authentication of the user of the electronic device in the selected usage context by using data from the selected user profile (Col 10... Line 17-30....Authentication using the certificate)," (pages 2-3 of the Office Action).

The Applicants note that the Examiner equates usage contexts and user profiles, as in claim 1,

with applications and certificates, respectively, in Deo.

The Applicants submit that, according to Deo, after a smart card is inserted into a terminal, the terminal and the smart card authenticate each other using their own certificates. Then the cardholder of Deo enters a personal identification number at the terminal which is passed from the terminal to the smart card to authenticate the user (cardholder). Thereafter, one of the applications stored in the smart card is selected (col. 9, line 64 to col. 10, line 19). The Applicants note that Deo discloses that the application may be selected by the user, the smart card, or the terminal (col. 10, lines 19-20). However, the Applicants submit that the operations related to the smart card of Deo do not disclose or suggest at least where claim 1 recites in part:

> "prompting the user at the mobile electronic device to select, with a user input of the mobile electronic device, a particular one of said at least one usage context indicated on a display of the mobile electronic device"

The Applicants submit that according to Deo, the smart card is a credit card that has a built-in microcontroller (MCU) which enables the card to modify, or even create, data in response to external stimuli (col. 1, lines 56-59). In addition, the smart card of Deo stores multiple applications, where a target application is selected from among the multiple applications (col. 5, lines 33-35). However, the Applicants submit that Deo does not disclose or suggest that the smart card is somehow prompting the user to select an application with a user input of the smart card or indicating the application on a display of the smart card. Such is clearly not practical considering the smart card is simply a credit card that has a built in MCU. Rather, the Applicants submit that any input from the smart card holder is performed at the terminal and passed from the terminal to the smart card (col. 10, lines 15-17).

Further, the Applicants submit that the terminal in Deo does not address at least these shortfalls of the smart card in Deo. This is for at least the reason that the ATM terminal in Deo does not maintain a centralized register of usage contexts and pre-stored user profiles, such as of the smart card holder. Rather, in Deo, the smart card stores the applications (asserted in the rejection as usage contexts) and the terminal may simply select one (col. 10, lines 18-20). Moreover, the

Applicants submit that the terminal (or ATM) of Deo is clearly not a <u>mobile</u> electronic device.

In addition, the Applicants submit that, for at least these reasons, Deo does not disclose or suggest at least where claim 1 recites in part:

> "performing authentication of the user of the <u>mobile</u> electronic device in the selected usage context for use in the transaction made by the user,<u> wherein performing the authentication comprises</u> using data from the selected user profile and<u> prompting the user to enter, with the user input of the mobile electronic device, a personal identification number</u>

The Applicants submit that, for at least these reasons, the rejection of claim 1 should be removed and claim 1 should be allowed.

In addition, the Applicants submit that, for similar reasons, the foregoing amendments to the independent claims 13 and 14 also place these claims in condition for allowance in view of the references cited. Therefore the Examiner is requested to remove the rejections and allow these claims.

Further, the Applicants submit that for at least the reasons stated above with regards to claim 1 Deo does not disclose or suggest where claim 5 recites in part:

> "<u>wherein the user of the mobile electronic device entering the personal identification number with the user input of the mobile electronic device authenticates electronic credit card information stored on the mobile electronic device to be used by the mobile electronic device for the transaction made by the user</u>."

Thus, the Applicants request that the Examiner remove the rejection and allow claim 5.

In addition, for at least the reason that claim 15 recites features similar to claim 5, as stated above, the rejection of claim 15 should be removed and claim 15 should be allowed.

Further, the Applicants submit that for at least the reasons stated above Deo does not disclose or suggest where claim 6 recites in part:

> "displaying, on the display of the mobile electronic device, an indication of a transaction invoice for the transaction made by the user; and prompting the user to electronically sign the transaction invoice at the mobile communication device using the user input of the mobile electronic device"

Therefore, the Applicants request that the Examiner remove the rejection and allow claim 6.

In addition, for at least the reason that claim 16 recites features similar to claim 6, as stated above, the rejection should be removed and claim 16 should be allowed.

Further, the Applicants submit that for at least the reasons stated above Deo does not disclose or suggest where claim 7 recites in part:

> "wherein selecting the user profile comprises identifying, by the mobile electronic device, that the selected usage context is being used for a first time and prompting the user to enter, with the user input of the mobile electronic device, a user profile for the selected usage context"

The Applicants request that, for at least this reason, the Examiner remove the rejection and allow claim 7.

In addition, for at least the reason that claims 10 and 20 recites features similar to claim 7, as stated above, the rejection of claims 10 and 20 should be removed and these claims should be allowed.

Additionally, the Applicants submit that for at least the reasons stated above Deo does not disclose or suggest where claim 8 recites in part:

> "displaying, on the display of the mobile electronic device, a list of user profiles for the selected usage context to the user of the mobile electronic device to select

from"

The Applicants request that the Examiner remove the rejection of claim 8 and allow claim 8.

In addition, for at least the reason that claims 11 and 21 recites features similar to claim 8, as stated above, the Applicants submit that the rejection of claims 11 and 21 should be removed and these claims should be allowed.

Further, the Applicants submit that for at least the reasons stated above Deo does not disclose or suggest where claim 9 recites in part:

> "wherein the particular one of <u>said at least one usage context is indicated on the display of the mobile electronic device</u> based on a location of the mobile electronic device and wherein the selected usage context is de-selected when the mobile electronic device leaves the location"

The Applicants request that, for at least this reason, the Examiner remove the rejection and allow claim 9.

Additionally, for at least the reason that claims 12 and 22 recites features similar to claim 9, as stated above, the Applicants submit that the rejection of these claims should be removed and these claims 12 and 22 should be allowed.

Further, the Applicants submit that for at least the reasons already stated above Deo does not disclose or suggest at least where claim 23 recites in part "<u>wherein the user is notified of the selected user profile by displaying the selected user profile on the display of the mobile electronic device.</u>"

Therefore, the Applicants request that the Examiner remove the rejection and allow claim 23.

In addition, for at least the reason that claims 24 and 25 recites features similar to claim 23, as stated above, the rejection of claims 24 and 25 should be removed and these claims should be
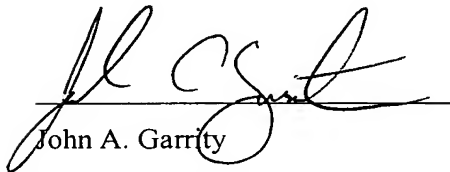
allowed.

In addition, for at least the reasons that claims 2-9 and 23; claims 10-12, 15-19 and 24; and claims 20-22 and 25 depend from claims 1, 13, and 14, respectively, the reference cited is not seen to disclose or suggest these claims. Thus, the rejections should be removed and these claims should be allowed.

For all of the foregoing reasons, it is respectfully submitted that all of claims 1-25 now present in the application are clearly novel and patentable over the prior art of record. Should any unresolved issue remain, the Examiner is invited to call Applicants' attorney at the telephone number indicated below.

Respectfully submitted:

_____   _9/17/2010_____

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